

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

In re:	Santiago, Jose	§	Case No. 07 B 20444
	Santiago, Michele	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/01/2007.

2) The plan was confirmed on 01/17/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/19/2009.

5) The case was dismissed on 03/19/2009.

6) Number of months from filing or conversion to last payment: 13.

7) Number of months case was pending: 18.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$37,460.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,403.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$8,403.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,974.00
Court Costs	\$0
Trustee Expenses & Compensation	\$513.19
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,487.19

Attorney fees paid and disclosed by debtor \$526.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GRP Financial Services Corporation	Secured	\$135,485.74	\$121,305.95	\$121,305.95	\$0	\$0
GRP Financial Services Corporation	Secured	\$11,667.83	\$11,667.83	\$11,667.83	\$993.04	\$0
Option One Mortgage Corp	Secured	\$4,534.77	\$4,534.77	\$4,534.77	\$0	\$0
Option One Mortgage Corp	Secured	\$40,786.17	NA	NA	\$0	\$0
USA One National Credit Union	Secured	\$5,615.00	\$5,615.00	\$5,615.00	\$3,922.77	\$0
USA One National Credit Union	Secured	NA	\$11,575.83	\$11,575.83	\$0	\$0
Anthony Buckles Md	Unsecured	\$55.00	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	NA	\$802.41	\$802.41	\$0	\$0
Associated St James Radiologis	Unsecured	\$79.49	NA	NA	\$0	\$0
Charter One Bank	Unsecured	\$202.98	NA	NA	\$0	\$0
Charter One Bank	Unsecured	\$241.29	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$2,203.99	\$2,203.99	\$2,203.99	\$0	\$0
ER Solutions	Unsecured	NA	\$776.54	\$776.54	\$0	\$0
Flossmoor School District 161	Unsecured	\$265.00	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$250.28	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$385.00	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$251.30	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ingalls Memorial Hospital	Unsecured	\$280.87	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$249.90	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$75.00	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$94.50	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$1,872.00	NA	NA	\$0	\$0
Jewel Osco	Unsecured	\$132.30	NA	NA	\$0	\$0
Jewel Osco	Unsecured	\$130.57	NA	NA	\$0	\$0
Jonathan Griffin	Unsecured	\$3,000.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$1,100.00	\$1,503.18	\$1,503.18	\$0	\$0
Portfolio Recovery Associates	Unsecured	NA	\$2,237.51	\$2,237.51	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,023.49	\$1,076.85	\$1,076.85	\$0	\$0
Portfolio Recovery Associates	Unsecured	NA	\$328.81	\$328.81	\$0	\$0
Radiology Imaging Consultants	Unsecured	\$27.28	NA	NA	\$0	\$0
Radiology Imaging Consultants	Unsecured	\$94.00	NA	NA	\$0	\$0
Ridge Orthopedic & Rehab	Unsecured	\$300.20	NA	NA	\$0	\$0
Ridge Orthopedic & Rehab	Unsecured	\$915.20	NA	NA	\$0	\$0
Ridge Orthopedic & Rehab	Unsecured	\$483.00	NA	NA	\$0	\$0
RMI/MCSI	Unsecured	\$250.00	\$250.00	\$250.00	\$0	\$0
St James Hospital	Unsecured	\$182.01	NA	NA	\$0	\$0
Sullivan Urgent Aid Centers	Unsecured	\$82.00	NA	NA	\$0	\$0
TeleCheck	Unsecured	\$100.00	NA	NA	\$0	\$0
Tinley Park Pediatric Association	Unsecured	\$105.06	NA	NA	\$0	\$0
USA One National Credit Union	Unsecured	\$6,871.36	\$5,960.83	\$5,960.83	\$0	\$0
Washington Mutual Bank FA	Unsecured	\$776.54	NA	NA	\$0	\$0
Z-Tel Communications Inc	Unsecured	\$802.41	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$121,305.95	\$0	\$0
Mortgage Arrearage	\$16,202.60	\$993.04	\$0
Debt Secured by Vehicle	\$17,190.83	\$3,922.77	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$154,699.38	\$4,915.81	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$15,140.12	\$0	\$0

**Disbursements:**

Expenses of Administration	\$3,487.19	
Disbursements to Creditors	\$4,915.81	
<b>TOTAL DISBURSEMENTS:</b>		\$8,403.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 5, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.